

Employer **Bulletin**

from the Pension Corporation

To: College, Municipal, Public Service and Teachers' Pension Plan Employers

Date: May 13, 2004

Topic: New dual coverage rules for extended health and dental benefits plans for retired members

Guidelines: The Teachers', College and Public Service pension boards have approved new dual coverage rules for extended health and dental benefits plans. These rules came into effect January 1, 2004.

Dual coverage means that a member is eligible to claim certain health benefits under more than one plan. The following is a summary of dual coverage provisions under the new rules:

Public Service and College pension plans

There are no longer dual coverage restrictions for these plans; they will have full co-ordination of benefits except with the Municipal Pension Plan.

Teachers' Pension Plan

This plan will have full coordination of benefits with the College and Public Service pension plans, as well as plans administered by other organizations. There will be no dual coverage restrictions with these plans. However, Teachers' Pension Plan retired members cannot have dual coverage with another retired member from the Teachers' or Municipal pension plans.

Municipal Pension Plan

The only coordination for Municipal retired members is with EHB and dental plans administered by other organizations, and with Public Service Pension Plan dental only.

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The table below shows dual coverage available under the new rules:

If you have any questions, please contact Pension Services.

PLANS	EHB	DENTAL
CPP and CPP	Yes	Yes
CPP and MPP	No	No
CPP and PSPP	Yes	Yes
CPP and TPP	Yes	Yes
CPP and external plans	Yes	Yes
MPP and CPP	No	No
MPP and MPP	No	No
MPP and PSPP	No	Yes
MPP and TPP	No	No
MPP and external plans	Yes	Yes
PSPP and CPP	Yes	Yes
PSPP and MPP	No	Yes
PSPP and PSPP	Yes	Yes
PSPP and TPP	Yes	Yes
PSPP and external plans	Yes	Yes
TPP and CPP	Yes	Yes
TPP and MPP	No	No
TPP and PSPP	Yes	Yes
TPP and TPP	No	No
TPP and external plans	Yes	Yes

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This publication provides general information about the pension plan and is based on the relevant plan documents (statutes, regulations and rules). If there is a discrepancy between this publication and the plan documents, the plan documents will apply.